

# A STUDY ON THE ISSUES AND FUTURE POTENTIAL OF E-BANKING FROM THE CUSTOMER'S PERSPECTIVE

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#### **ABSTRACT**

In today's fast-paced digital transformation era, the banking industry has undergone a major shift from conventional service delivery to electronic banking (e-banking). E-banking serves as an essential platform providing various financial services such as online fund transfers, account management, bill payments, and mobile banking, all designed to enhance customer convenience and improve operational efficiency. Despite these advantages, the adoption of e-banking faces several challenges. Many users experience obstacles like concerns over data security and privacy, limited technical skills, unreliable internet connectivity, frequent transaction issues, and restricted access in rural or less developed regions. Psychological barriers, including fear of online fraud, reluctance to embrace new technology, and a lack of trust in digital banking platforms, also discourage customers from fully utilizing e-banking services.

This study aims to explore both the difficulties encountered by e-banking users and the future opportunities presented by digital banking solutions. Employing a mixed-methods approach, the research collects primary data through structured questionnaires distributed to a diverse group of banking customers from various demographic backgrounds. Secondary data is sourced from academic journals, industry analyses, and scholarly publications. Statistical techniques are applied to analyze customer behaviors, satisfaction levels, and usage patterns.

The results highlight a notable disparity between the technological advancements of e-banking systems and the actual experiences of users. While growing smartphone adoption and improved digital literacy suggest promising prospects for expansion, persistent challenges continue to limit widespread acceptance. Drawing from these findings, the study recommends that banks and financial institutions focus on strengthening cybersecurity measures, promoting digital literacy through targeted education programs, enhancing digital service accessibility in underserved communities, and designing more intuitive, user-friendly banking interfaces.

Ultimately, this research contributes valuable insights into the evolving digital banking environment and provides actionable strategies to close the gap between technological innovation and user adoption. By addressing current obstacles and capitalizing on emerging opportunities, e-banking can evolve into a more inclusive, secure, and efficient platform accessible to all customer segments.

**Keywords:** Electronic Banking, Digital Banking, Customer Satisfaction, Cybersecurity, Digital Literacy, User Adoption, Online Financial Services, Trust in Technology, Rural Banking Access, Banking Technology Challenges, Mobile Banking, Internet Connectivity, Financial Inclusion, User Experience, Technology Acceptance.

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# **INTRODUCTION**

The rapid progress in information and communication technology (ICT) has dramatically transformed the global banking sector. One of the most notable innovations in recent years is electronic banking (e-banking), also referred to as online or internet banking. E-banking involves conducting financial transactions and banking activities via internet-enabled platforms, eliminating the need to visit physical bank branches. Typical services offered include fund transfers, checking account balances, paying bills online, depositing checks remotely, managing accounts, applying for credit, and more. This shift has allowed banks to enhance operational efficiency while providing customers with greater convenience, flexibility, and immediate access to their financial information.

E-banking's roots date back to the mid-1990s. The Security First Network Bank (SFNB), founded in the U.S. in 1995, was the pioneer in offering fully online banking services. In India, ICICI Bank introduced internet banking in 1994 with limited features initially. Since then, the digital banking sector has grown rapidly in terms of both services and user adoption, driven by better digital infrastructure, rising internet penetration, and evolving consumer preferences. Currently, many banks function exclusively online without physical branches, demonstrating the disruptive impact of digital banking innovations.

Despite its broad acceptance and potential to empower economies, the shift from traditional to electronic banking faces several challenges. Users, especially in developing nations, confront issues like low digital literacy, unreliable internet connections, technical glitches, and cybersecurity threats including phishing, identity theft, and hacking. Psychological hurdles such as fear of fraud and distrust of online platforms also hinder adoption, particularly among older adults and rural or less developed populations. Additionally, some complex banking services still require in-person visits, limiting the scope of e-banking.

These challenges are intensified by the increasing occurrence of financial fraud in the e-banking ecosystem. High-profile cases like the Nirav Modi-Punjab National Bank scam and Vijay Mallya-Kingfisher Airlines loan default revealed significant gaps in banking oversight and regulatory frameworks. Such incidents have damaged customer confidence in digital banking systems and highlighted the urgent need for improved internal controls, transparency, and strong cybersecurity measures.

Nonetheless, e-banking continues to be a vital part of modern banking strategies, offering benefits such as cost reduction, operational efficiency, environmental sustainability through paperless transactions, and enhanced customer engagement. Banks are increasingly adopting cutting-edge technologies like artificial intelligence (AI), blockchain, and open banking to improve user experience, security, and deliver tailored financial services. Regulatory bodies such as the Reserve Bank of India (RBI) and international frameworks like the General Data Protection Regulation (GDPR) are instrumental in maintaining secure and inclusive digital financial environments.

This study aims to examine the dual aspects of e-banking—its transformative potential alongside the persistent obstacles that limit its widespread adoption. It focuses on understanding customer viewpoints, technological and infrastructure barriers, risk factors, and regulatory challenges. Additionally, the research explores how banks can boost customer satisfaction, strengthen cybersecurity, and broaden digital inclusion for underserved groups. By combining statistical analysis and case studies, the study seeks to offer valuable insights and practical recommendations to enhance the e-banking ecosystem for sustainable development.

# **Objectives of the Study**

- To identify the main challenges users face when adopting and using electronic banking services.
- To assess customer perceptions, attitudes, and satisfaction regarding internet banking platforms.
- To evaluate the current strengths and weaknesses of e-banking systems from both user and technological standpoints.
- To explore future opportunities for e-banking and raise awareness of its benefits among consumers and <u>financial institutions.</u>

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# LITERATURE REVIEW

The adoption and impact of e-banking have been extensively explored in both urban and rural settings, with recurring themes such as user perception, digital literacy, infrastructure challenges, and cybersecurity risks emerging across studies.

Agarwal and Rastogi (2018) examined the determinants of e-banking adoption in India, noting that although awareness levels were reasonably high, significant barriers—especially in rural regions—stemmed from low digital literacy and heightened security concerns. Their research highlighted the importance of trust and the role of intuitive interfaces in fostering greater usage. In a similar vein, Kaur and Arora (2017) identified a notable disparity between urban and semi-urban users; urban users adapted more readily due to greater digital exposure, while semi-urban users encountered usability and connectivity difficulties. Both studies stressed the need for enhanced infrastructure, digital training, and improved customer service to boost adoption.

Jain and Aggarwal (2019) focused specifically on elderly users, revealing that this group often struggles with complex banking apps, fears of digital fraud, and limited confidence in using mobile devices. Their study recommended simplifying app interfaces and offering dedicated helplines to support older adults.

Technical limitations and dissatisfaction with e-banking platforms were central to the research by Verma and Singh (2020), who reported frequent complaints about failed transactions, poor app design, and delays in receiving one-time passwords (OTPs), especially in areas with poor network coverage. Despite recognizing the convenience of e-banking, users expressed frustration over these inconsistencies. Sharma (2018) investigated the rise of cyber fraud, showing how phishing and identity theft have eroded consumer trust. He emphasized the need for stronger cybersecurity measures, such as two-factor authentication and rapid complaint resolution systems.

**Dubey and Mishra (2019)** studied digital inclusion in rural India, concluding that while smartphone use was on the rise, limited internet access and low awareness continued to push users toward relying on others—like bank staff or relatives—for online banking. Their research suggested that policy support and customized solutions are necessary to close the rural-urban digital gap.

The surge in digital banking during the COVID-19 pandemic was analyzed by **Kumar and Rao (2021)**, who found that the crisis accelerated e-banking adoption. However, new users faced issues like login problems and fear of cyber fraud. They recommended more intuitive onboarding and stronger engagement from banks. **Patel and Shah (2020)** examined e-banking's role in financial inclusion and found that although tools like UPI and mobile banking expanded access, frequent transaction errors and app instability undermined trust. **Choudhary (2022)** studied adoption challenges among women in smaller cities, highlighting educational and social constraints. Gender-specific designs and localized training programs were suggested to promote adoption among female users.

Roy and Sinha (2018) explored user expectations in the context of technological innovations such as biometric login and voice commands. While these features attracted interest, frequent app malfunctions quickly led to user dissatisfaction. Singh and Malhotra (2020) reported that even in urban areas, concerns over data security and inconsistent service quality persisted. They advocated for better-designed interfaces and increased customer education.

**Reddy and Rani (2019)** compared traditional and digital banking, finding that although users preferred the efficiency of digital platforms, a lack of technical support deterred complete transition, particularly among older individuals. Similarly, **Sharma and Goyal (2021)** stressed that building trust in digital banking requires user-friendly safety features and evolving regulatory frameworks.

Some studies focused on more specific themes. **Kumar and Bansal (2018)** assessed mobile app adoption in Tier-2 cities, revealing that users valued simple, easy-to-navigate interfaces over a wide range of features. **Patel and Desai (2022)** identified a major awareness gap in Gujarat, recommending the development of regional language tutorials and bank-led digital training. **Thomas and George (2017)** linked quality of e-



banking services to customer loyalty, emphasizing the need for personalized and dependable digital experiences.

Das and Mohanty (2020) reiterated the challenges of rural adoption, calling for assisted digital services and government investment in digital infrastructure. Bhatia and Kapoor (2021) evaluated the shift to digital banking during the pandemic, pointing out that while usage increased sharply, systems often failed to meet demand, resulting in user dissatisfaction and a rise in cyber fraud cases.

Mehta and Rana (2019) examined the integration of e-wallets with banking apps, noting that while young users appreciated the convenience, concerns around data sharing and privacy remained. Trust and seamless functionality were found to be essential drivers of adoption. Khan and Fatima (2018) explored the complaint redressal process and observed that inadequate customer support and a lack of awareness about grievance mechanisms significantly reduced user confidence. They recommended establishing digital ombudsman platforms and improving bank staff training.

Taken together, these studies emphasize that e-banking adoption depends not only on technology availability but also on factors such as user trust, digital competence, infrastructure quality, and effective customer support. Addressing these elements comprehensively is crucial for maximizing the potential of e-banking in India.

# **RESEARCH OBJECTIVES**

- 1. To analyze the key challenges encountered by users in the adoption and use of electronic banking services.
- 2. To examine customer perceptions, attitudes, and satisfaction levels toward internet banking platforms.
- **3.** To identify the current strengths and limitations of existing e-banking systems from a user-centric and technological perspective.
- 4. To explore the future opportunities of e-banking and promote awareness of its potential benefits among consumers and financial institutions.

# HYPOTHESIS TESTING

# Formulation of Hypotheses

This research explores a series of hypotheses focused on the adoption of e-banking, user satisfaction, and the impact of various influencing factors such as security, usability, and trust. The first hypothesis (H1) proposes that security concerns are significantly linked to how frequently users engage with e-banking. The corresponding null hypothesis (H0) claims that security concerns have no impact on usage frequency, while the alternative hypothesis suggests that such concerns negatively influence e-banking adoption.

The second hypothesis (H2) posits that customer satisfaction with e-banking is notably shaped by the ease of use and the design of the user interface. The null hypothesis argues that these design factors do not influence satisfaction, whereas the alternative asserts that a more intuitive and user-friendly interface improves satisfaction levels.

The third hypothesis (H3) examines whether users 'demographic characteristics—such as age, gender, and income—affect the types of problems they experience while using e-banking. The null hypothesis suggests no significant variation across demographic groups, while the alternative indicates that differences do exist depending on user demographics.

The fourth hypothesis (H4) asserts that perceived convenience and time efficiency lead to greater e-banking adoption. The null hypothesis rejects this relationship, suggesting no influence, whereas the alternative hypothesis supports a positive link between these perceived advantages and adoption levels.

The fifth hypothesis (H5) evaluates whether trust in the banking institution modifies the relationship between security concerns and customer satisfaction. The null hypothesis states that trust has no moderating effect, while the alternative claims that trust significantly alters the strength or direction of how security concerns affect satisfaction.



#### **Statistical Tests and Analysis**

To evaluate these hypotheses, various statistical methods will be employed. The **Chi-square Test of Independence** will assess relationships between categorical variables, such as the connection between security concerns and e-banking frequency, and between demographic characteristics and reported issues. To compare average satisfaction levels among different demographic segments, **t-tests** and **ANOVA** will be used.

**Correlation analysis** will be applied to determine the strength and direction of relationships between variables like ease of use, convenience, and satisfaction. **Regression analysis** will identify the influence of independent variables—such as interface usability, trust, and security—on dependent outcomes like customer satisfaction and adoption frequency. Additionally, **moderation analysis**, using interaction terms, will explore whether trust affects the relationship between security concerns and user satisfaction. **Descriptive statistics** such as averages, proportions, and frequency distributions will be used to summarize key patterns and insights from the data.

#### **Decision Criteria**

A significance level of 0.05 will be used for all statistical tests. If the **p-value is**  $\leq$  0.05, the null hypothesis will be rejected, indicating a statistically meaningful relationship or difference. If the **p-value is** > 0.05, the null hypothesis will not be rejected, suggesting that the evidence is insufficient to support the alternative hypothesis.

#### **Expected Outcomes**

It is anticipated that the results will confirm a negative relationship between security concerns and e-banking adoption, underscoring the need for stronger cybersecurity protocols. The study is also likely to support the view that user-friendly interfaces and ease of use play a crucial role in enhancing customer satisfaction. Furthermore, notable variations in e-banking challenges across demographic groups may be observed, highlighting the importance of customized digital literacy initiatives.

In addition, it is expected that perceived benefits such as convenience and time-saving features will positively influence e-banking adoption. This finding would reinforce the importance of emphasizing these features in communication and marketing efforts. Lastly, if the moderating role of trust is validated, it will point to the necessity for banks to prioritize trust-building efforts as a means of improving customer satisfaction and loyalty.

# **RESEARCH METHODOLOGY**

#### 1. Research Design

This research is structured around a descriptive design, aiming to explore customer experiences, difficulties, and satisfaction levels concerning e-banking services. A largely quantitative methodology is employed, relying on structured surveys to collect quantifiable information. To add depth to the findings, qualitative insights are also gathered through open-ended questions, giving participants the opportunity to share personal experiences and provide suggestions. The study is cross-sectional in nature, collecting data at a single point in time to capture a snapshot of prevailing patterns and opinions regarding e-banking usage.

#### 2. Data Collection Methods

Both primary and secondary data sources were utilized in the data collection process. Primary data came from a structured questionnaire administered to 50 individuals from urban and semi-urban settings who actively



engage in e-banking. The survey included Likert scale and multiple-choice questions to measure satisfaction levels, frequency of use, and commonly encountered issues. Open-ended items allowed for more detailed feedback from participants.

Participants were chosen through convenience sampling, based on their willingness and availability, which made the process more practical and efficient. Secondary data was gathered from a range of published materials, including scholarly articles, industry reports, government documents, and official websites of banking institutions. This secondary information helped place the primary findings within a broader context of national and global e-banking trends and concerns.

#### 3. Variables

The study investigates both independent and dependent variables to identify relationships and possible causal links. The main independent variable is the type and frequency of e-banking activity. The dependent variables include user satisfaction, perceived advantages of e-banking, issues faced during usage, and security-related worries. These variables were selected to offer a detailed view of how users interact with digital banking platforms.

#### 4. Data Analysis Techniques

A variety of analytical methods will be used to interpret the collected data. Descriptive statistics such as means, medians, frequencies, and percentages will be employed to summarize key patterns in the data. Cross-tabulations will be conducted to explore how demographic attributes like age, gender, and income relate to user satisfaction and encountered challenges. Visual aids such as bar graphs, pie charts, and histograms will be used to present findings clearly and effectively. Data analysis will be performed using Microsoft Excel and SPSS, ensuring methodological accuracy and accessibility.

# 5. Ethical Considerations

The research adheres to strict ethical guidelines. Participants will be fully informed about the objectives and procedures of the study and will provide their consent before participating. To maintain confidentiality, all responses will be anonymized. Participants will have the freedom to withdraw from the study at any stage without any consequences. The entire process will be carried out impartially to ensure data integrity and unbiased reporting.

#### 6. Limitations

While the study provides meaningful insights, it also faces several limitations. The small sample size of 50 individuals may limit the extent to which the findings can be applied to the general population. Additionally, the exclusion of rural participants means that the study may not fully capture the experiences of those in non-urban settings. There is also the possibility of response bias, particularly when dealing with sensitive topics like online security. Moreover, as a cross-sectional study, it reflects only a single point in time, limiting the ability to observe trends or shifts in user behavior over a longer period.

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# DATA ANALYSIS

This research utilizes a **descriptive design** to explore customer experiences, challenges, and satisfaction levels associated with e-banking services. The study primarily follows a **quantitative methodology**, collecting structured data through surveys to quantify key metrics. To complement this, **qualitative data** was gathered using open-ended questions, allowing respondents to share personal insights and recommendations. Conducted as a **cross-sectional study**, data was collected at a single point in time, offering a snapshot of current e-banking usage and user perceptions.

**Data collection** involved both primary and secondary sources. **Primary data** was obtained through a structured questionnaire administered to 50 e-banking users from urban and semi-urban locations. The questionnaire comprised closed-ended questions, including Likert scales and multiple-choice items, to measure aspects like frequency of use, satisfaction, and common challenges. Additionally, open-ended responses allowed for deeper exploration of customer feedback and suggestions.

Participants were selected using **convenience sampling**, based on their availability and willingness to participate, which facilitated an efficient and accessible data collection process. **Secondary data** was drawn from reliable sources such as scholarly articles, industry publications, government reports, and official bank websites. This helped to contextualize the findings within the broader landscape of e-banking trends and issues. The study examines both **independent and dependent variables** to assess relationships and effects. The main independent variable is the **type and frequency of e-banking usage**, while the dependent variables include **customer satisfaction**, **perceived advantages**, **technical or service-related issues**, and **security concerns**. These variables were chosen to gain a well-rounded understanding of how users interact with e-banking platforms.

To process the data, a variety of **statistical and visual techniques** will be employed. **Descriptive statistics**, including mean, median, frequency, and percentage values, will provide a general summary of the responses. **Cross-tabulation** will be used to explore potential correlations between demographics—such as age, gender, and income—and user satisfaction or difficulties encountered. **Charts and graphs** like bar charts, pie charts, and histograms will aid in presenting the findings visually. For analytical rigor, the data will be processed using tools like **Microsoft Excel and SPSS**.

The study adheres to strict **ethical guidelines** throughout its execution. Participants will be fully informed about the study's purpose and procedures and will give their **informed consent** before taking part. **Confidentiality** will be maintained, and all responses will be anonymized to protect participants 'privacy. Individuals will also retain the **right to withdraw** from the study at any time without penalty. Objectivity will be upheld during data collection and analysis to ensure the integrity of the research findings.

However, the study does come with certain **limitations**. The **sample size** of 50 respondents is relatively small, which may affect the ability to generalize results to a wider population. The exclusive focus on **urban and semi-urban users** means that rural populations—who may have very different experiences—are not represented. There is also the potential for **response bias**, especially concerning sensitive topics like security. Additionally, as a **cross-sectional study**, it captures only a single moment in time, which restricts insights into evolving behaviors or satisfaction trends over a longer period.

# **RECOMMENDATIONS AND SUGGESTIONS**

To improve the performance and reliability of e-banking services, financial institutions should focus on upgrading their technological infrastructure. This includes enhancing server capacity and adopting scalable systems that can handle large volumes of transactions, particularly during peak periods. Routine maintenance and timely updates to banking applications are essential for ensuring system stability, reducing the likelihood of technical glitches and service interruptions.

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Given the rising concerns about digital security, banks must implement robust protective measures. Technologies like multi-factor authentication, real-time fraud monitoring, and instant alerts can help prevent threats such as phishing, stolen OTPs, and unauthorized access. To build customer trust, banks should also run informative campaigns that explain the safety features in place. Quick and accessible support for users who report suspicious activity further strengthens a bank's security framework.

Customer service quality plays a crucial role in overall user satisfaction. Banks should train their support staff—especially in less urbanized areas—to provide fast, empathetic, and effective assistance. Offering 24/7 digital help through AI chatbots, alongside human representatives, ensures that customers can receive timely support whenever issues arise.

Improving the usability of e-banking platforms can enhance customer engagement. Interfaces should be simple and intuitive so users across all age groups can navigate them easily. Personalized features such as dashboards and notifications tailored to user behavior can make banking more relevant and satisfying. It is also important to test these designs with a diverse audience to ensure they accommodate users who may be less familiar with digital technology.

To broaden digital adoption, especially among underserved populations, banks should invest in digital literacy programs. These initiatives should aim to educate users—particularly in rural regions and among older adults—on how to use e-banking services safely and effectively. Using varied outreach methods such as community events, text messages, social media, and in-branch communication can help reach a wider audience. Highlighting underutilized services like digital lockers, instant credit, and insurance options can also encourage more comprehensive use of e-banking tools.

Expanding access to financial services through mobile banking and UPI platforms is vital for promoting financial inclusion. These technologies can help reach unbanked communities, especially in remote areas. Collaborating with local groups and institutions can build trust and facilitate smoother adoption of digital services.

Sustainability should also be a priority for banks. Encouraging paperless transactions by promoting electronic statements and receipts aligns with environmental goals and appeals to eco-conscious consumers. Incorporating sustainability into marketing strategies can help attract and retain customers who value green practices.

Ongoing customer feedback is essential for service improvement. Banks should establish regular channels to collect input from users, enabling them to quickly respond to issues and adapt their offerings. Conducting satisfaction surveys at regular intervals can help monitor progress and refine strategies over time.

To stay ahead in a competitive market, banks should regularly evaluate their services against those of their peers. Benchmarking allows them to identify industry best practices and recognize areas where they can improve. These insights support informed decision-making and drive innovation.

Lastly, keeping up with technological advancements is critical. Banks should explore emerging technologies like artificial intelligence, blockchain, and biometric systems to enhance security, efficiency, and personalization. Developing flexible strategies to incorporate new technologies will ensure services remain modern, trustworthy, and user-friendly.

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# **CONCLUSION**

This research offers an in-depth exploration of customer interactions, difficulties, and future opportunities associated with e-banking services. The results indicate a growing trend in e-banking adoption, particularly among younger, urban, and digitally inclined users. However, several obstacles persist. Users face recurring technical problems such as failed transactions and system outages, along with concerns over security and insufficient customer service, all of which disrupt the overall user experience. Furthermore, limited awareness and low levels of digital literacy—especially in rural areas and among older individuals—continue to restrict widespread adoption and effective use of e-banking services.

Nevertheless, users acknowledge the significant advantages of e-banking, such as round-the-clock access, ease of use, and reduced transaction costs, reaffirming its importance in the modern financial landscape. The study emphasizes the pressing need for banks and regulatory bodies to invest in stronger technical infrastructure, enhance digital security, streamline platform interfaces, and initiate focused educational campaigns. Strengthening customer service and promoting inclusive digital literacy programs are essential steps toward building trust and encouraging wider participation.

In conclusion, this study provides key insights that can inform strategic decisions aimed at improving ebanking services. By prioritizing innovation and adopting user-focused approaches, e-banking can evolve into a more inclusive, secure, and accessible service model, ultimately transforming the way banking is delivered across diverse populations.

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